



Railroad Retirement Monthly Annuity Payment Dates

Almost 85 percent of all railroad retirement beneficiaries have their monthly benefits deposited into an account at their bank, savings and loan or credit union. Direct Deposit is a simple, safe and secure way to receive benefits.

2006 and 2007 Payment Dates

Railroad retirement benefits are paid each month. Banks and other financial institutions are required to post railroad retirement benefits to Direct Deposit recipients' accounts no later than the first business day of each month. Saturdays, Sundays and Federal holidays are not counted as business days.

For 2006 and 2007, beneficiaries on Direct Deposit should have their railroad retirement benefits in their accounts no later than the following dates:

2006	2007
Tuesday, January 3	Tuesday, January 2
Wednesday, February 1	Thursday, February 1
Wednesday, March 1	Thursday, March 1
Monday, April 3	Monday, April 2
Monday, May 1	Tuesday, May 1
Thursday, June 1	Friday, June 1
Monday, July 3	Monday, July 2
Tuesday, August 1	Wednesday, August 1
Friday, September 1	Tuesday, September 4
Monday, October 2	Monday, October 1
Wednesday, November 1	Thursday, November 1
Friday, December 1	Monday, December 3

As a customer service, some banks and other financial institutions may post monthly railroad retirement benefits to their customers' accounts prior to these payment dates. There is no requirement, however, that financial institutions post payments to accounts before the dates shown.

Changing Direct Deposit Accounts

If you change financial institutions or open a new account, you can change your Direct Deposit information by contacting your nearest [RRB field office](#). If you want your benefits deposited into your checking account, have one of your new checks handy when you call. We will need information from your check to change your Direct Deposit. Do not use a deposit slip. Deposit slips do not always have the correct numbers we need.

If you want your benefits deposited into a savings account at a new financial institution, contact the bank, savings and loan, or credit union to get their bank routing number. We will need the routing number and your account number to change your Direct Deposit information.

We encourage you to keep your old account open until you receive your first monthly payment in your new account. Because we may not be able to change our records in time to ensure that your next payment goes to your new



Railroad Retirement Monthly Annuity Payment Dates

account, keeping your old account open will help avoid any delays in receiving your monthly benefits. Talk to an RRB representative if you have any questions.

If You Change Your Address

Even if you receive your benefits by Direct Deposit, you must tell us if your mailing address changes. The Railroad Retirement Board needs your correct address so we can mail benefit notices, tax statements and other important information to you. You can report address changes by calling your nearest RRB field office.

If You Receive A Check

If you receive a check and want to switch to Direct Deposit for your monthly railroad retirement benefits, visit your bank or other financial institution. Most financial institutions are able to complete a Quick\$tart Enrollment to get you started. You can also contact your nearest RRB field office to sign up.

If you don't have a checking or savings account, you may want to consider an Electronic Transfer Account (ETA). An ETA is for anyone who receives a Federal benefit or retirement payment. You can visit the [ETA](#) web site or telephone 1-888-382-3311 to locate a bank, savings and loan or credit union near you that offers ETAs. This low-cost, federally insured account lets you enjoy the safety, security and convenience of automatic payments.